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jc772 U.S. PTO

UTILITY PATENT APPLICATION

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Washington D.C. 20231

Docket No. 3350-42-A
Client No. Moneyweb-A

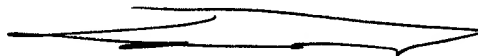
Sir:

Transmitted herewith for filing is the patent application of:
INVENTOR(S): Ravi Ganesan, Timothy Scott Renshaw, Peter
Moenickheim, Paul J. Lyda and Peter Kight
FOR: TECHNIQUE OF REGISTRATION FOR AND DIRECTION OF ELECTRONIC
PAYMENTS IN REAL TIME

Enclosed are:

- ☒ [X] 75 pages of specification, claims, abstract
- ☐ [] Declaration & Power of Attorney.
- ☐ [] Priority Claimed
- ☒ [X] 36 sheets of informal drawing.
- ☐ [] An assignment of the invention to _____
and the assignment recordation fee.
- ☐ [] Certified copy of _____
- ☐ [] An associate power of attorney.
- ☐ [] Information Disclosure Statement, Form PTO-1449 and reference.
- ☐ [] I hereby certify that the invention disclosed in the attached
application has not and is not presently intended to be the
subject of an application filed in another country, or under a
multilateral agreement, that requires publication at eighteen
months after filing. I hereby request that the attached
application not be published under 35 USC § 122(b).

LALOS & KEEGAN



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